

United States Bankruptcy Court  
District of North DakotaIn re:  
Caitlin Leigh Phillips  
DebtorCase No. 23-30255-skH  
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0868-3  
Date Rcvd: Aug 04, 2023User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2023:**

Recip ID	Recipient Name and Address
db	+ Caitlin Leigh Phillips, 1415 1st Ave N, Fargo, ND 58102-4203
1086832	+ AAA Collections for Sanford Medical, P.O. Box 881, Sioux Falls, SD 57101-0881
1086834	++ ADOBE INC, ATTN CREDIT DEPARTMENT, 345 PARK AVENUE, SAN JOSE CA 95110-2704 address filed with court:, Adobe, 345 Park Ave., San Jose, CA 95110
1086833	+ Adapt Health, PO Box 748850, Los Angeles, CA 90074-8850
1086835	+ Apple (iCloud), One Apple Park Way, Cupertino, CA 95014-0642
1086842	+ Google (YouTube), 1600 Amphitheatre Pkwy, Mountain View, CA 94043-1351
1086844	+ North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1086845	+ Pro Rehab Fargo, 4450 31st Ave S #104, Fargo, ND 58104-4557
1086849	+ State Collection Services for Sanford, 2509 S. Stoughton Road PO Box 6250, Madison, WI 53716-0250
1086852	+ Wade Wolf Properties LLC, 1408 2nd Ave N, Fargo, ND 58102-1453

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mac@mbvesq.com	Aug 04 2023 18:51:00	Maurice VerStandig, The Dakota Bankruptcy Firm, 1630 1st Avenue N, Suite B PMB 24, Fargo, ND 58102
tr	EDI: BGWDOELING.COM	Aug 04 2023 22:50:00	Gene W Doeling, Bankruptcy Trustee, 3429 Interstate Blvd. S., P.O. Box 9231, Fargo, ND 58106-9231
1086836	+ Email/Text: bknotification@bell.bank	Aug 04 2023 18:51:00	Bell Bank, 3100 13th Ave South, Fargo, ND 58103-3507
1086838	+ EDI: CITICORP.COM	Aug 04 2023 22:50:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
1086840	EDI: CITICORP.COM	Aug 04 2023 22:50:00	Citibank North America, Citibank SD MC 425 5800 South Corp Place, Sioux Falls, SD 57108
1086841	Email/Text: GCSBankruptcy@gcserv.com	Aug 04 2023 18:51:00	GC Services Limited Partnership, PO Box 3855, Houston, TX 77253
1086843	EDI: IRS.COM	Aug 04 2023 22:50:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1086837	EDI: JPMORGANCHASE	Aug 04 2023 22:50:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
1086846	Email/Text: Charlotte.Rusch@SanfordHealth.org	Aug 04 2023 18:51:00	Sanford, PO Box 5074, Sioux Falls, SD 57117-5074
1086847	Email/Text: Charlotte.Rusch@SanfordHealth.org	Aug 04 2023 18:51:00	Sanford Health, PO Box 5071, Sioux Falls, SD 57117
1086848	+ Email/PDF: clerical@simmassociates.com	Aug 04 2023 18:51:39	SIMM Associates, Inc., P.O. Box 7526, Newark, DE 19714-7526

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1086850	+ Email/Text: BAN140310@UCBINC.COM	Aug 04 2023 18:51:00	United Collection Bureau Inc., PO Box 140310, Toledo, OH 43614-0310
1086851	+ Email/Text: BAN1418@UCBINC.COM	Aug 04 2023 18:51:00	United Collections Bureau, Inc., PO Box 1418, Maumee, OH 43537-8418

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1086839	*+	Citibank, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2023

Signature: /s/Gustava Winters

**Information to identify the case:**

<b>Debtor 1:</b> <u>Caitlin Leigh Phillips</u>			Social Security number or ITIN: xxx-xx-9543
First Name	Middle Name	Last Name	EIN: --_-----
<b>Debtor 2:</b> _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: District of North Dakota			Date case filed for chapter: 7 8/4/23
Case number: 23-30255			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Caitlin Leigh Phillips	
2. All other names used in the last 8 years	aka Caitlin Baker	
3. Address	1415 1st Ave N Fargo, ND 58102	
4. Debtor's attorney Name and address	Maurice VerStandig The Dakota Bankruptcy Firm 1630 1st Avenue N Suite B PMB 24 Fargo, ND 58102	Contact phone 701-394-3215 Email: mac@mbvesq.com
5. Bankruptcy trustee Name and address	Gene W Doeling Bankruptcy Trustee 3429 Interstate Blvd. S. P.O. Box 9231 Fargo, ND 58106-9231	Contact phone 701-232-8757 Email: heather@kaler-doeling.com

**For more information, see page 2 >**

Debtor **Caitlin Leigh Phillips**

Case number **23-30255**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	655 1ST AVENUE NORTH, SUITE 210 FARGO, ND 58102  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Hours open: 8:00am–4:30pm Mon–Fri  Contact phone (701) 297–7100  Date: 8/4/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 19, 2023 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Video/teleconference *ONLY*,  Contact trustee (see Section 5),  for direction.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 11/20/23</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	